

ESTATE PLANNING

q12.1 q12.2 p13.3 p13.2

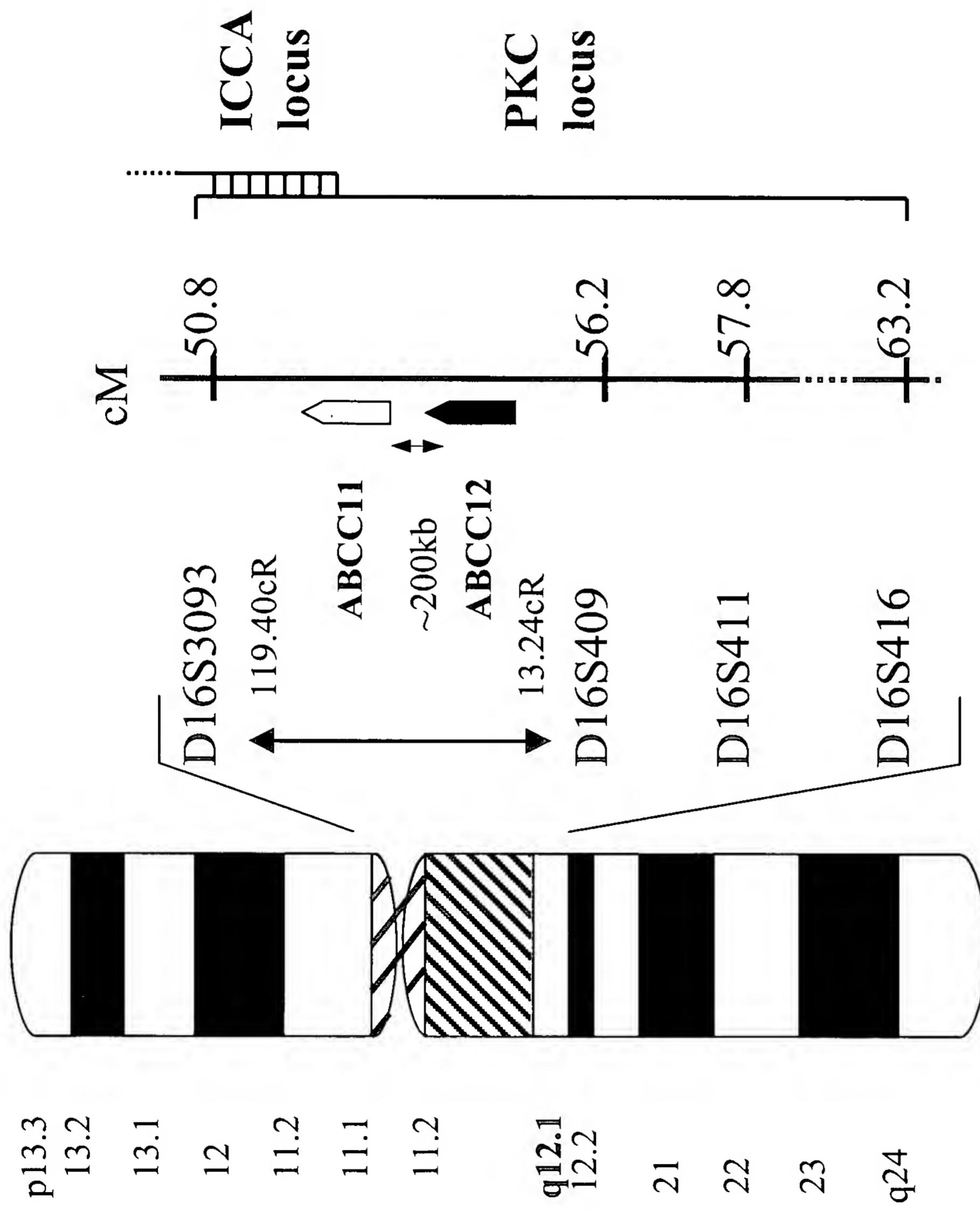


FIGURE 2

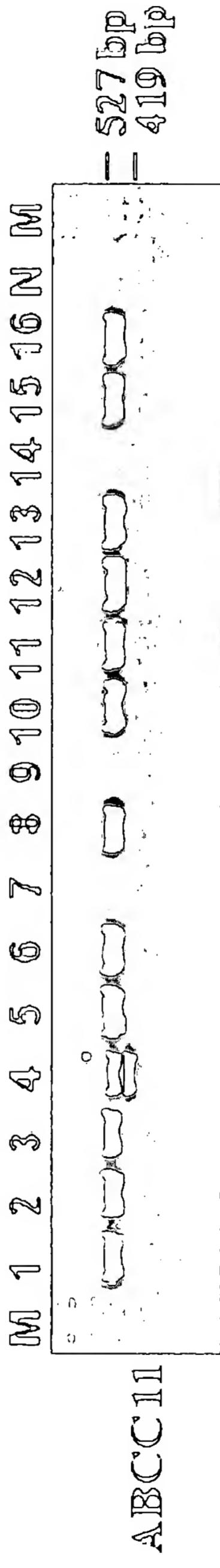


FIGURE 3

ABCC11 ABCC12

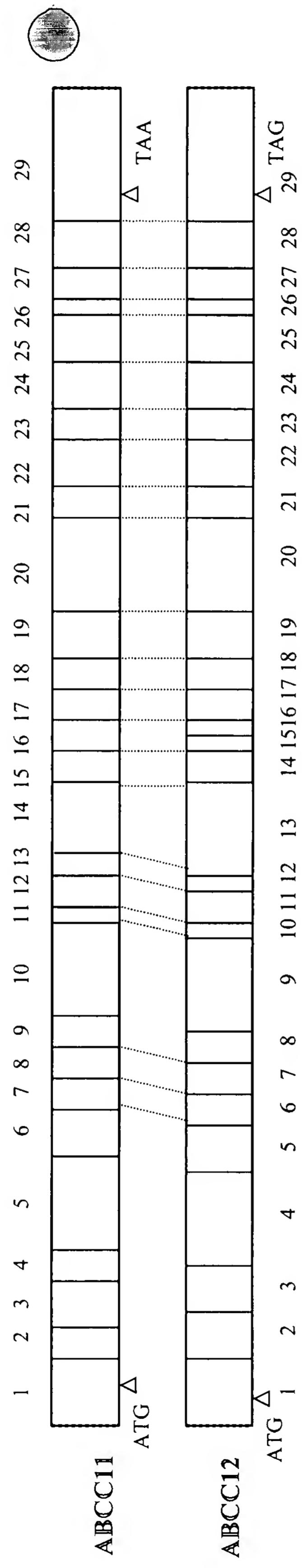


FIGURE 4

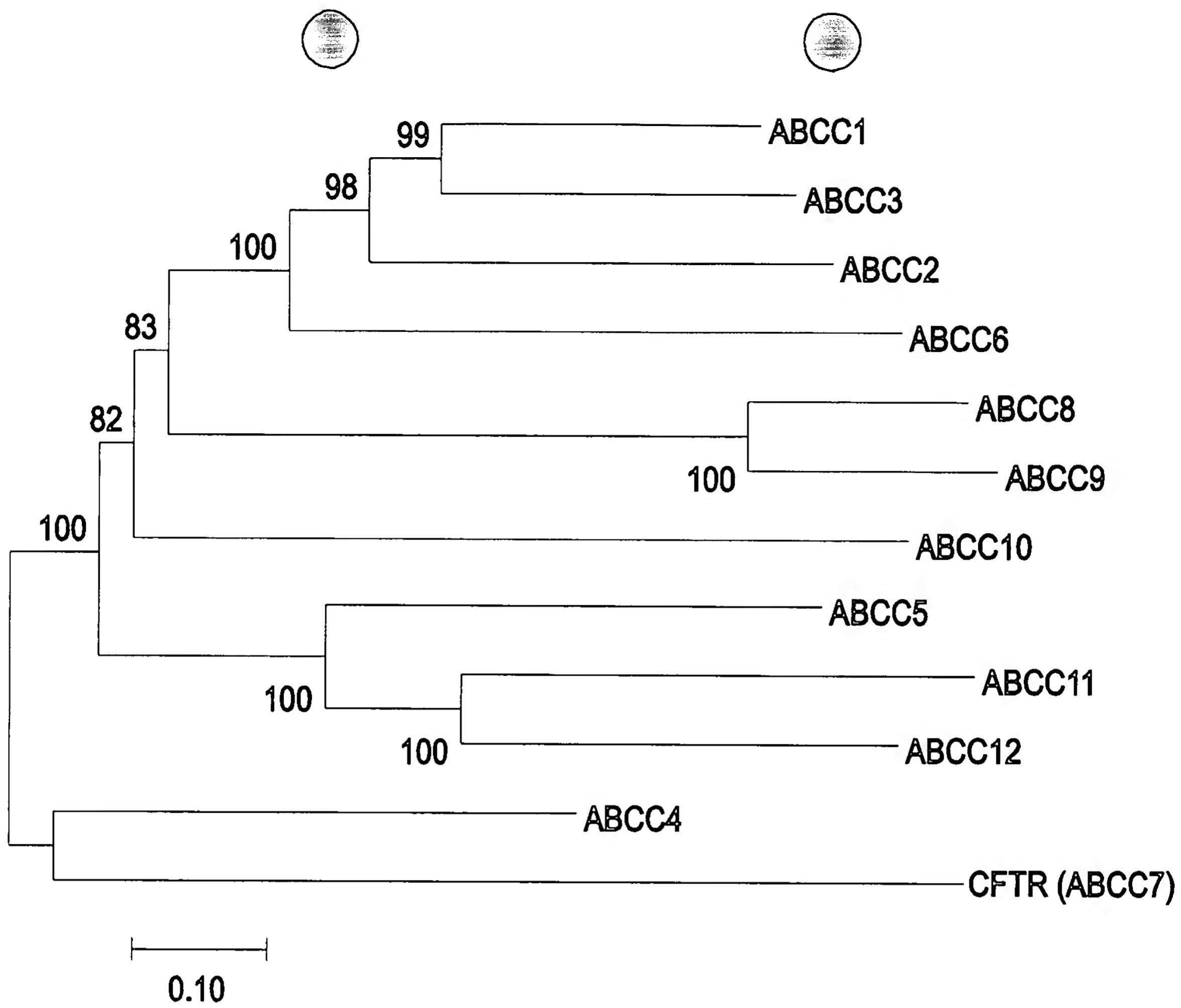


Figure 5